

(PRE-FILED)

By: **Delegate Boutin**
Requested: July 7, 1999
Introduced and read first time: January 12, 2000
Assigned to: Economic Matters

A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance - Coverage for Hearing Aids - Children**

3 FOR the purpose of requiring certain health insurers, nonprofit health service plans,
4 and health maintenance organizations to provide coverage for hearing aids for
5 certain children; requiring certain health insurers, nonprofit health service
6 plans, and health maintenance organizations to provide notice of certain
7 coverage to its insureds and enrollees; providing for the application of this Act;
8 and generally relating to coverage for hearing aids for children by health
9 insurers, nonprofit health service plans, and health maintenance organizations.

10 BY adding to
11 Article - Insurance
12 Section 15-835
13 Annotated Code of Maryland
14 (1997 Volume and 1999 Supplement)

15 BY adding to
16 Article - Health - General
17 Section 19-706(nn)
18 Annotated Code of Maryland
19 (1996 Replacement Volume and 1999 Supplement)

20 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF
21 MARYLAND, That the Laws of Maryland read as follows:

22 **Article - Insurance**

23 15-835.

24 (A) THIS SECTION APPLIES TO:

25 (1) INSURERS AND NONPROFIT HEALTH SERVICE PLANS THAT PROVIDE
26 HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS ON AN

1 EXPENSE-INCURRED BASIS UNDER HEALTH INSURANCE POLICIES OR CONTRACTS
2 THAT ARE ISSUED OR DELIVERED IN THE STATE; AND

3 (2) HEALTH MAINTENANCE ORGANIZATIONS THAT PROVIDE HOSPITAL,
4 MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS UNDER CONTRACTS
5 THAT ARE ISSUED OR DELIVERED IN THE STATE.

6 (B) AN ENTITY SUBJECT TO THIS SECTION SHALL PROVIDE COVERAGE FOR
7 HEARING AIDS FOR A CHILD WHO IS COVERED THROUGH AN INSURED OR ENROLLED
8 PARENT OF THE CHILD.

9 (C) THIS SECTION DOES NOT PROHIBIT AN ENTITY SUBJECT TO THIS SECTION
10 FROM PROVIDING COVERAGES THAT ARE GREATER OR MORE FAVORABLE TO A
11 CHILD OF AN INSURED OR ENROLLEE THAN THE COVERAGE REQUIRED UNDER THIS
12 SECTION.

13 (D) AN ENTITY SUBJECT TO THIS SECTION SHALL PROVIDE NOTICE
14 ANNUALLY TO ITS INSUREDS AND ENROLLEES ABOUT THE COVERAGE REQUIRED
15 UNDER THIS SECTION.

16 **Article - Health - General**

17 19-706.

18 (NN) THE PROVISIONS OF § 15-835 OF THE INSURANCE ARTICLE SHALL APPLY
19 TO HEALTH MAINTENANCE ORGANIZATIONS.

20 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all
21 policies, contracts, and health benefit plans issued, delivered, or renewed in the State
22 on or after October 1, 2000. Any policy, contract, or health benefit plan in effect before
23 October 1, 2000, shall comply with the provisions of this Act by October 1, 2001.

24 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect
25 October 1, 2000.